

09/779613

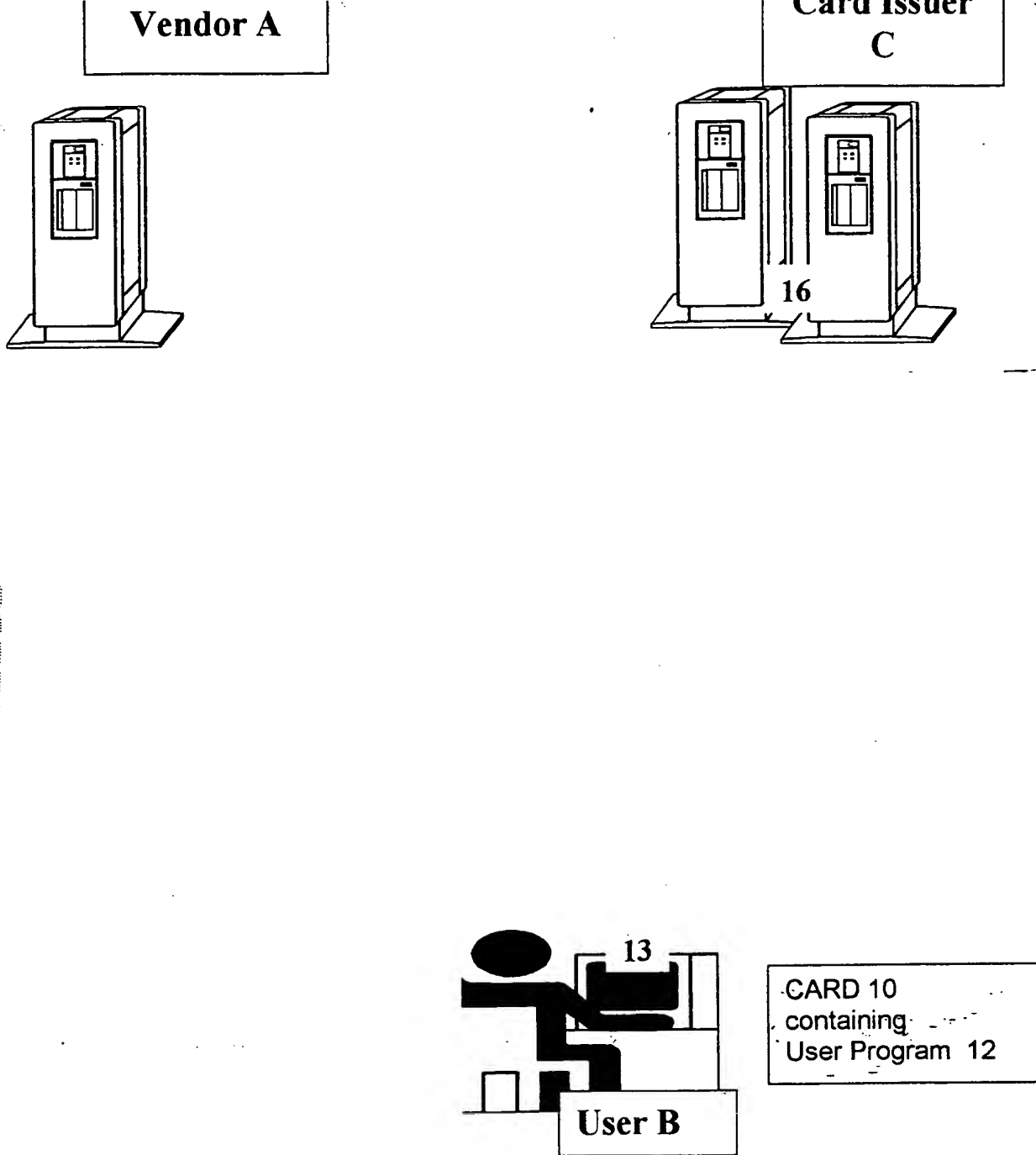


Fig. 1

## ENCRYPTED CYBERCOUPON METHOD

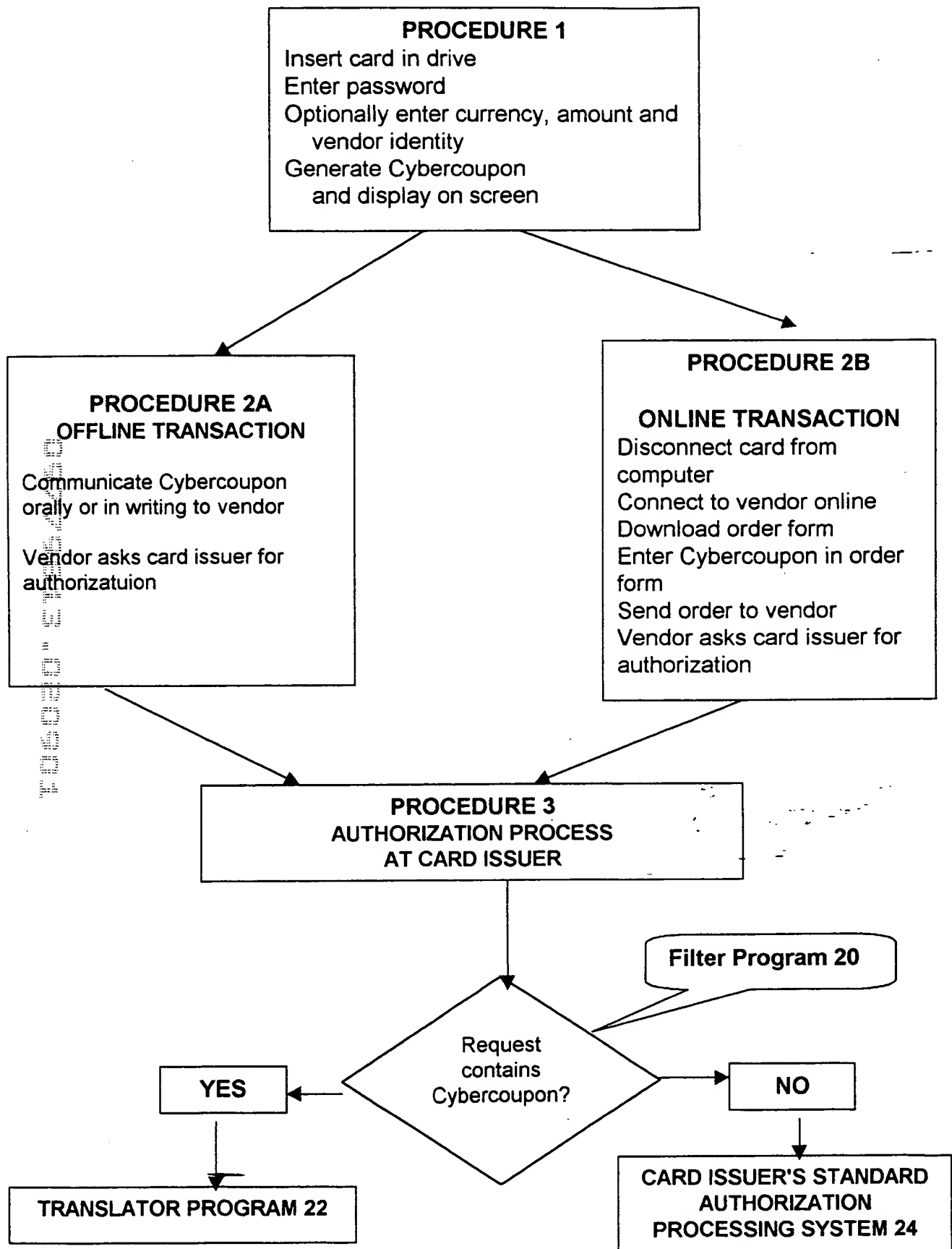


Fig. 2

ENCRYPTED CYBERCOUPON METHOD  
PROCESSING A REQUEST FOR AUTHORIZATION OF A TRANSACTION  
BY TRANSLATOR PROGRAM

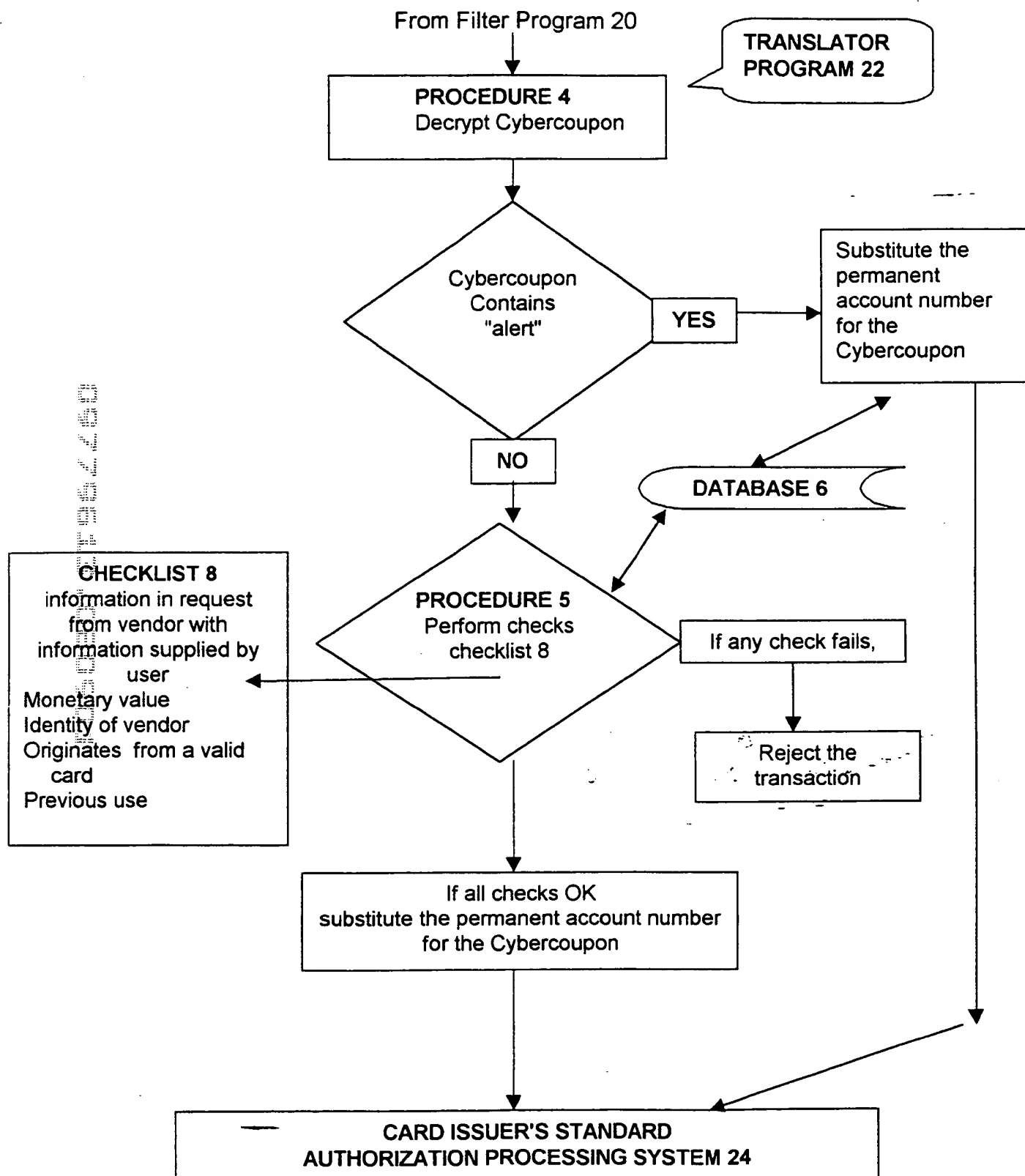


Fig 3.

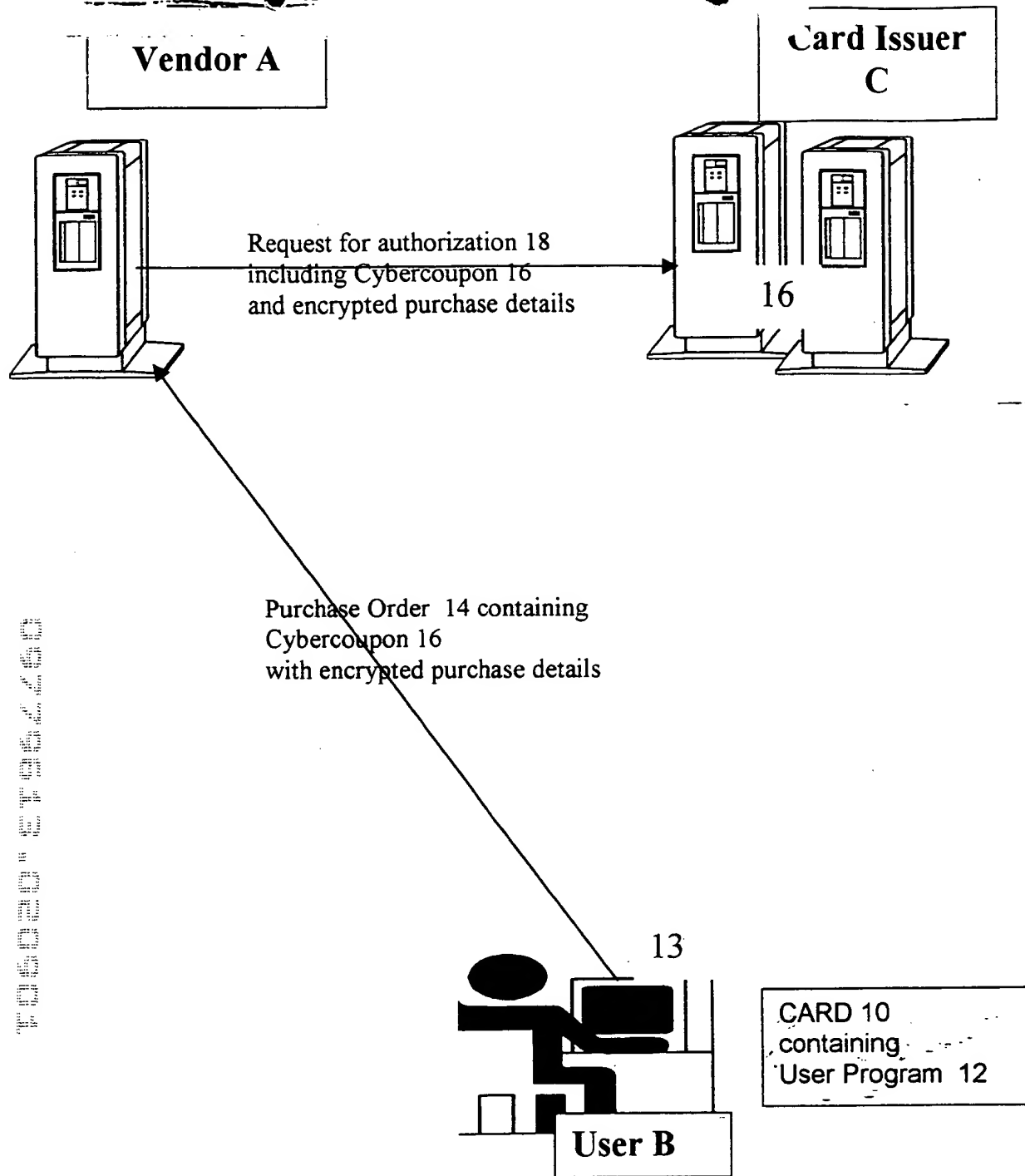


Fig. 4

FIG. 5

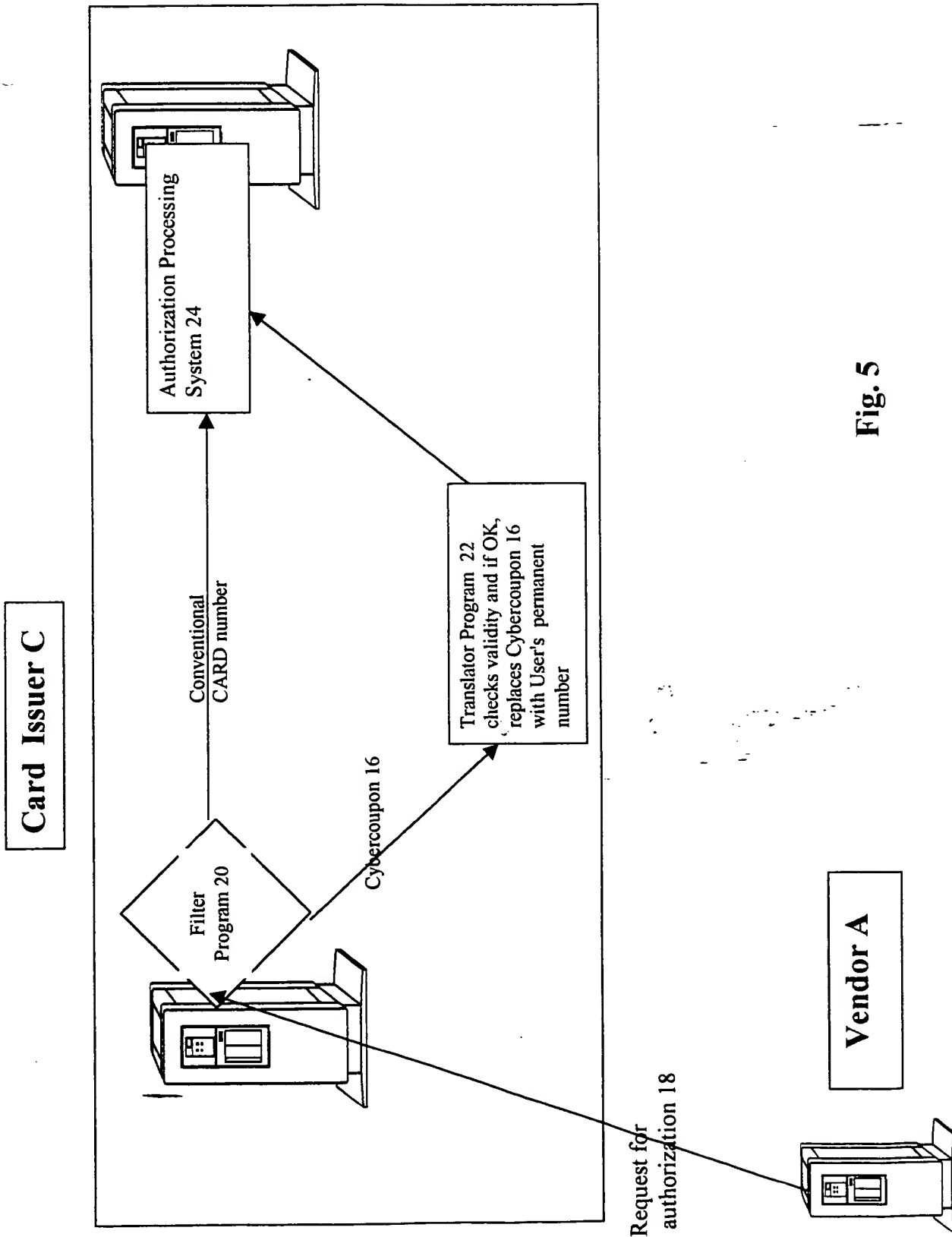


Fig. 5

FIG. 6

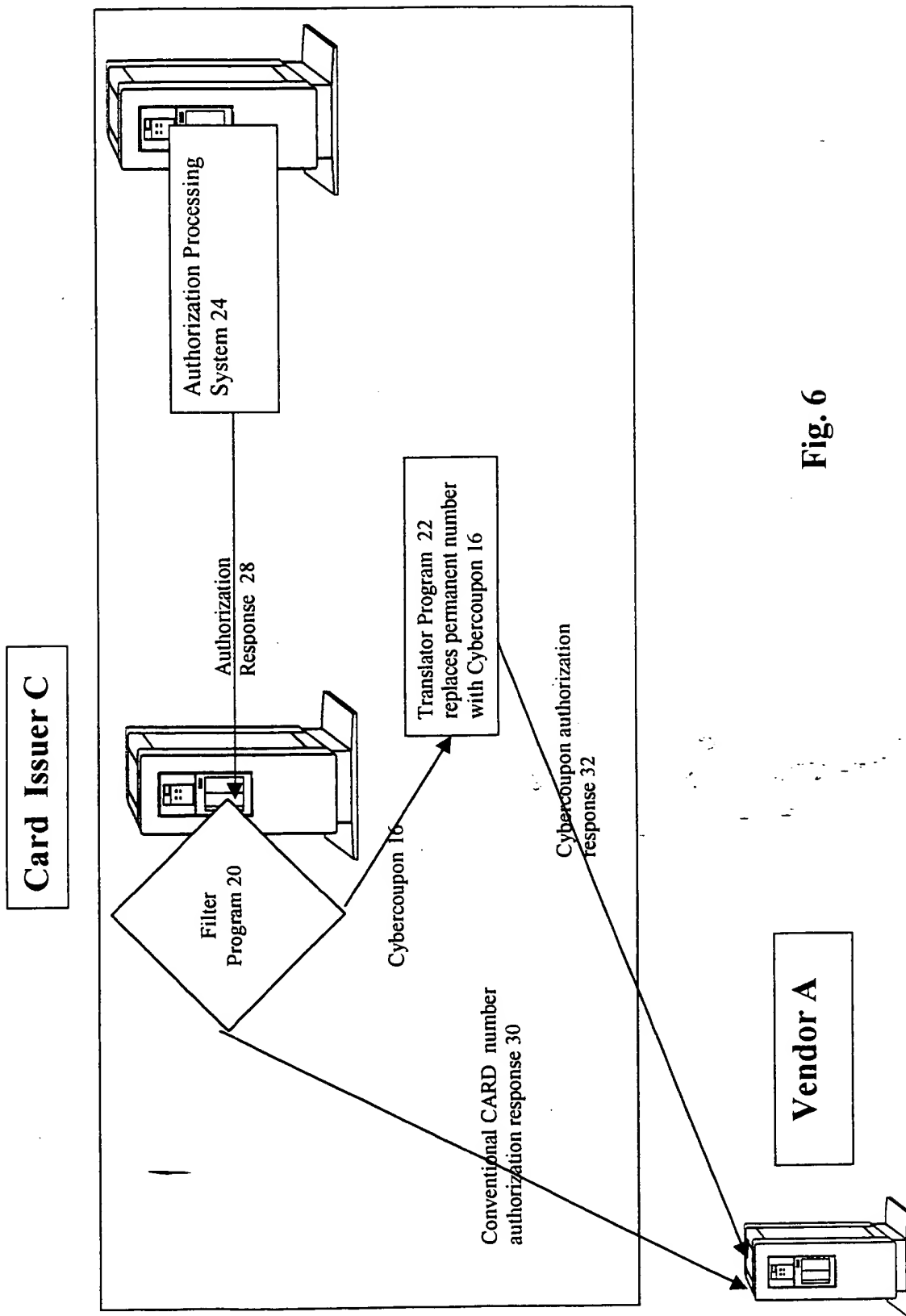
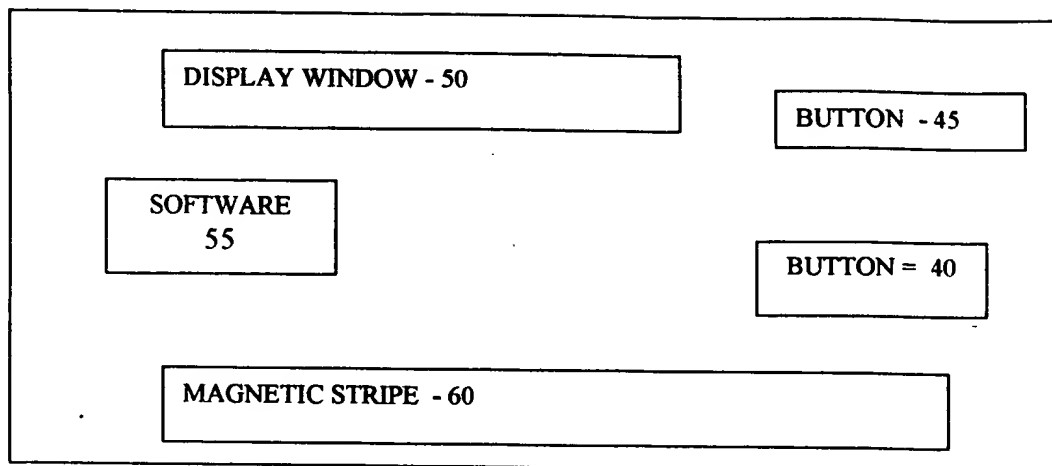


Fig. 6



### Combined Magnetic Stripe / Smartcard

### Figure 7